

Certificate Number: 05781-PAM-DE-034115048

Bankruptcy Case Number: 20-00525



05781-PAM-DE-034115048

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on February 19, 2020, at 5:51 o'clock PM PST, Richard Jones completed a course on personal financial management given by telephone by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: February 19, 2020 By: /s/Allison M Geving

Name: Allison M Geving

Title: President